



INSURANCE FRAUD INVESTIGATION DIVISION

Kentucky Office of Insurance

909 Leawood Drive, P. O. Box 4050, Frankfort, KY 40604-4050

Phone 502-564-1461 – FAX 502-564-1464

Fraud Statistics/Charges and Convictions Activity March 2008

Fraud Statistics

	<u>Month</u>	<u>YTD</u>
Total Referrals Received.....	57	200
Open Cases (Investigations-includes prior years)		284
Assigned Cases (Investigations).....	9	115
Closed Cases (Investigations).....	32	38
Closed Cases (Investigations) Exceptionally Cleared-Declined by Prosecutor.....	4	5
Charges (5 felonies).....	5	118
Convictions (3 felonies, 5 misdemeanor).....	8	26
Restitution Ordered.....	\$ 5,603.15	\$ 10,111.47

Charges and Convictions Activity

R. J. Bicknell - On or between 9/3/03 and 9/9/03, Bicknell filed a claim with Kentucky Farm Bureau for the theft of his 2000 Toyota Tundra pickup, when he in fact arranged for someone to take the truck and store it. On 5/2/07, Bicknell was charged with one felony count of fraudulent insurance acts in Woodford Circuit Court. He was subsequently charged with Persistent Felony Offender II due to a previous felony conviction.

Ryan L. Commings - On or about 4/19/07, Commings, a licensed agent with AFLAC, forged the signature for an individual on applications for a Hospital and Accident Policy. He also forged the signature of another individual on an application for a Cancer Policy. On 1/17/08, Commings was charged with three felony counts of Forgery 2nd in Laurel District Court. On 3/11/08, he pled guilty to the amended misdemeanor count of fraudulent insurance acts with the two remaining charges being dismissed. He received 180 days conditionally discharged for 12 months and was ordered to pay a fine in the amount of \$350.00 to the Fraud Division for investigative expenses. He previously paid restitution in the amount of \$220.00 to AFLAC.

Tanya Garitty - On or between 5/15/06 and 8/2/06, Garitty committed the offense of Fraudulent Insurance Acts over \$300, when she knowingly and with intent to defraud or deceive, presented or caused to be presented, oral statements in support of a claim for workers' compensation benefits valued over \$300, knowing it contained false, incomplete or misleading information. Specifically, Garitty misrepresented facts to her employer, Broadspire Services, claiming she was unable to return to work after an accident on 4/20/06, when in fact she had gone to work for Jewish Hospital as a Phlebotomist on 5/15/06, less than one month after the accident. She continued to receive fraudulent workers' compensation checks totaling \$3,332.32 during the months of May and June, 2006. On 10/30/07, Garitty was charged with one felony count of fraudulent insurance acts in Jefferson Circuit Court. On 3/3/08, she pled guilty and was sentenced to five years diverted. She was ordered to pay restitution in the amount of \$3,332.32 to Broadspire Services and a fine in the amount of \$724.50 to the Fraud Division for investigative expenses. The court cost of \$1000.00 was waived over the period of diversion.

Rachel Greco – Greco presented a fraudulent insurance identification card to Jefferson District Court after receiving a citation. On 8/14/07, Greco was charged with one felony count of fraudulent insurance acts in Jefferson District Court. On 11/5/07, she pled guilty to the amended misdemeanor count of criminal attempt fraudulent insurance acts and received 30 days conditionally discharged for two years.

Pamela Helmick – Helmick, a secretary for an insurance agent, received money on three occasions for the purpose of purchasing insurance but failed to obtain the insurance. She also issued a false insurance identification card to the consumer. On 7/12/06, Helmick was charged with two felony counts and two misdemeanor counts of fraudulent insurance acts in Carter District Court. On 5/21/07, she pled guilty to the two felony and two misdemeanor counts of fraudulent insurance acts. She received two years on each felony count and 12 months on each misdemeanor count all to run concurrently. She was placed on three years probation and ordered to pay restitution in the amount of \$1,379.33 to the insurance agent, and a fine in the amount of \$1,528.30 to the Fraud Division for investigative expenses.

Ronnie Allen Lea – On or about 3/19/07, Lea presented a false receipt to United States Automobile Association for repairs on a 2002 Mustang and received approximately \$1,219.00 in benefit payments. On 1/16/08, Lea was charged with one felony count of fraudulent insurance acts in Jefferson Circuit Court.

Cheryl Stransky – On or between 2005 and 12/2006, Stransky, a licensed Kentucky agent, accepted \$1,388.37 in insurance premiums for customers but failed to deposit the money in the agency account, and instead converted the money to her own personal use. On 1/8/08, Stransky was charged with one felony count of fraudulent insurance acts in Fayette District Court. On 1/11/08, she pled guilty to the amended misdemeanor charge of fraudulent insurance acts. She was ordered to pay a fine in the amount of \$350.00 to the Fraud Division for investigative expenses. She previously paid restitution in the amount of \$671.50 to the Agency where she was formerly employed.